

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	19-16204
Michael and Daphne Ramos	Chapter:	7
	Judge:	KCF

## NOTICE OF PROPOSED ABANDONMENT

Karen E. Bezner, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Jeanne A. Naughton, Clerk  
United States Bankruptcy Court  
United States Courthouse  
402 East State Street  
Trenton, New Jersey 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson, U.S.B.J. on July 23, 2019 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 2. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 11 Center Street  
Eatontown, New Jersey  
valued at \$345,000.00

Liens on property: Lakeview Loan Servicing,  
\$289,613.00; costs of sale estimated at 10%,  
or \$34,500.00

Amount of equity claimed as exempt: \$23,675.00

Objections must be served on, and requests for additional information directed to:

Name: Karen E. Bezner, Trustee /s/ Karen E. Bezner

Address: 567 Park Avenue, Suite 103, Scotch Plains, New Jersey 07076

Telephone No.: (908) 322-8484

**Certificate of Notice Page 2 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Ramos  
 Daphne Y. Ramos  
 Debtors

Case No. 19-17748-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf905

Page 1 of 4  
 Total Noticed: 119

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db/jdb +Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703  
 cr +Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr.,  
 Arlington, TX 76014-4101  
 cr +Community Financial Services Federal Credit Union, McKenna, DuPont, Higgins & Stone,  
 PO Box 610, 229 Broad Street, Red Bank, MO 07701-0610, UNITED STATES 07701-2009  
 cr +LAKEVIEW LOAN SERVICING, LLC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,  
 Suite 1400, Philadelphia, PA 19103-1814  
 cr +U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 518186762 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, A/K/A Honda Financial Services,  
 201 Little Falls Drive, Wilmington, DE 19808)  
 518186761 Aetna Life Insurance Company, P.O. Box 14079, Lexington, KY 40512-4079  
 518186767 Bank of America, N.A., FL9-600-02-26, P.O. Box 45224, Jacksonville, FL 32232-5224  
 518186765 Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785  
 518186766 +Bank of America, N.A., 150 North College Street, Charlotte, NC 28255-0001  
 518186768 +Bio-Referenced Labs, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128  
 518186769 Bio-Referenced Labs, P.O. Box 650, Elmwood Park, NJ 07407  
 518186773 +Cathaya International LLC, Oakland Trading International LLC, Eastern Trading LLC,  
 c/o Aaron Wang, 31 Middle Road, Port Washington, NY 11050-2615  
 518186774 +Cathaya International LLC, c/o Aaron Wang, 107 Northern Blvd., Suite 410,  
 Great Neck, NY 11021-4312  
 518186776 +Champion Autohaus LLC, Champion Auto Leasing LLC, C/O Renato Cuyco, Jr., 3 Wemmer Court,  
 Sayreville, NJ 08872-2148  
 518186775 +Champion Autohaus LLC, a/k/a Champion Auto Leasing LLC, C/O Renato Cuyco, Jr.,  
 1980 State Route 35, South Amboy, NJ 08879-2078  
 518186778 +Chase Auto Finance, 301 North Walnut Street, 9th Fl., Wilmington, DE 19801-3971  
 518186777 Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003  
 518186784 +Community Financial Services FCU, 149 East St. George Avenue, Roselle, NJ 07203-2936  
 518186785 +Community Financial Services FCU, 524 West Edgar Road, P.O. Box 1514,  
 Linden, NJ 07036-0005  
 518186786 +Eastern Trading LLC, c/o Aaron Wang, 133-05 32nd Avenue, Flushing, NY 11354-1902  
 518186787 +FOX Rothschild LLP, 10 Sentry Parkway, Suite 200, P.O. Box 3001, Blue Bell, PA 19422-0750  
 518186788 +FOX Rothschild LLP, Princeton Pike Corporate Center, 997 Lenox Drive, Building 3,  
 Lawrence Township, NJ 08648-2317  
 518186789 +FOX Rothschild LLP, P.O. Box 5231, Princeton, NJ 08543-5231  
 518186791 +GM Financial, Corporate Office, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854  
 518186790 GM Financial, A/K/A Americredit, P.O. Box 181145, Arlington, TX 76096-1145  
 518186792 +GM Financial, ATTN: Correspondence, P.O. Box 183834, Arlington, TX 76096-3834  
 518186794 +Greenbaum, Rowe, Smith & Davis LLP, Stephanie G. Reckford, Esq.,  
 75 Livingston Avenue, Suite 301, Roseland, NJ 07068-3738  
 518186793 +Greenbaum, Rowe, Smith & Davis LLP, ATTN: Stephanie G. Reckford, Esq.,  
 75 Livingston Avenue, Suite 301, Roseland, NJ 07068-3788  
 518186795 Hackensack Meridian Health, Jersey Shore University Medical Center, 1945 NJ-53,  
 Neptune, NJ 07753  
 518186796 +I. Mark Cohen Law Group, ATTN.: Johnathan Goldsmith Cohen, Esq., 1 Executive Drive, Suite 6,  
 Tinton Falls, NJ 07701-4938  
 518186798 +IC System, Inc., IC Systems Collections, 444 Highway 96 East, St. Paul, MN 55127-2557  
 518186800 IC System, Inc., IC Systems Collections, PO Box 64378, St. Paul, MN 55164-0378  
 518186799 IC System, Inc., IC Systems Collections, PO Box 64437, St. Paul, MN 55164-0437  
 518186797 +Ibrahim Law Firm, ATTN.: Ihab A. Ibrahim, Esq., 910 Bergen Avenue, Suite 203,  
 Jersey City, NJ 07306-4311  
 518186801 +Jersey Shore Anesthesiology Associates, 1945 State Route 33, Neptune, NJ 07753-4896  
 518186804 +LabCorp, Laboratory Corporation Of America, 1250 Chapel Hill Road,  
 Burlington, NC 27215-7141  
 518186803 LabCorp, Laboratory Corporation Of America, P.O. Box 2240, Burlington, NC 27216-2240  
 518186805 +Lakeview Loan Servicing LLC, Servicing by LoanCare, ATTN: Customer Service, P.O. Box 8068,  
 Virginia Beach, VA 23450-8068  
 518186806 +Lakeview Loan Servicing LLC, Servicing by LoanCare, 3637 Sentara Way, Suite 303,  
 Virginia Beach, VA 23452-4262  
 518186807 Lakeview Loan Servicing LLC, Servicing by Loancare, Interstate Corporate Center,  
 Building #9, Suite 200, Norfolk, VA 23502  
 518186808 +Liberty Mutual Insurance Company, Corporate Headquarters, 175 Berkeley Street,  
 Boston, MA 02116-5066  
 518186809 +Liberty Mutual Insurance Company, 5050 West Tilghman Street, Suite 200,  
 Allentown, PA 18104-9154  
 518186810 +McGuire Woods, ATTN: Philip A. Goldstein, Esq., 1251 Avenue of the Americas, 20th Fl.,  
 New York, NY 10020-1104  
 518186815 #+Meridian Medical Group Faculty, Hackensack Meridian Medical Group,  
 2240 State Route 33 Suite B, Neptune, NJ 07753-6104  
 518186816 +Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group,  
 1500 Allaire Avenue, Suite 201, Ocean, NJ 07712-7603

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User: admin  
Form ID: pdf905

Page 2 of 4  
Total Noticed: 119

Date Rcvd: Jun 21, 2019

518186817 +Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 1200 Jumping Brook Road, Suite 201, Neptune, NJ 07753-2635  
518186818 +Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 717 North Beers Street, Suite 1E, Holmdel, NJ 07733-1525  
518186819 +Michael Teitelbaum, Barbara Teitelbaum, 11 Center Street, Apt. #B, Eatontown, NJ 07724-1703  
518186820 +Monmouth Hospital, Monmouth Medical Center, 300 2nd Avenue, Long Branch, NJ 07740-6395  
518186826 +New Jersey Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001  
518186825 +New Jersey Motor Vehicle Commission, P.O. Box 017, Trenton, NJ 08666-0017  
518186824 +New Jersey Motor Vehicle Commission, Title Records Unit, P.O. Box 155, Trenton, NJ 08666-0155  
518186830 +Norris McLaughlin, P.A., ATTN: Nicholas Duston, Esq., 400 Crossing Boulevard, 8th Fl., Bridgewater, NJ 08807-2863  
518186831 +Oakland Trading International LLC, c/o Aaron Wang, 133-05 32nd Avenue, Flushing, NY 11354-1902  
518186832 +Office Of The Attorney General, ATTN: Gurbir S. Grewal, RJ Hughes Justice Complex, 25 Market Street, P.O. Box 080, Trenton, NJ 08625-0080  
518186834 +PNC Bank, P5-PCLC-A1-N, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
518186833 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180  
518186835 +PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009-8002  
518186837 Quest Diagnostics, Inc., P.O. Box 740985, Cincinnati, OH 45274-0985  
518186840 +Robertson, Anschutz & Schneid, PL, ATTN: Walter Gouldsbury, Esq., 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710  
518186841 +Rubin & Rothman, LLC, 1787 Veterans Highway, Suite 32, P.O. Box 9003, Islandia, NY 11749-9003  
518186842 +Rubin & Rothman, LLC, 190 North Avenue East, P.O. Box 8, Cranford, NJ 07016-0008  
518186843 +Santander Bank, N.A., MA1-MB3 01-09, P.O. Box 841002, Boston, MA 02284-1002  
518186844 +Santander Bank, N.A., Mail Code: 10-421-CN2, P.O. Box 12646, Reading, PA 19612-2646  
518186845 +Santander Bank, N.A., Mail Code: R11 EPV 02-23, One Sovereign Way, East Providence, RI 02915  
518186848 #+Seahorse Pediatrics LLC, Shabnam Maghsoud, MD, 142 Route 35, Suite 105, Eatontown, NJ 07724-1864  
518186850 +Simons Agency, Inc., 436 Main Street, Suite# 263, Spotswood, NJ 08884-1702  
518186853 SunPower Capital, LLC, P.O. Box 844863, Los Angeles, CA 90084-4863  
518186852 +SunPower Capital, LLC, ATTN: SunPower Financing, 2900 Esperanza Crossing, 2nd Fl., Austin, TX 78758-3658  
518186855 TD Auto Finance, LLC, P.O. Box 9223, Farmington Hills, MI 48333-9223  
518186857 TD Auto Finance, LLC, ATTN: Customer Resolution Dept., P.O. Box 9226, Farmington, MI 48333-9226  
518186856 TD Auto Finance, LLC, 2777 Franklin Road, Farmington Hills, MI 48334  
518186860 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, 19001 South Western Avenue, WF22, Torrance, CA 90501)  
518186862 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, 205 West 4th Street, Suite 700, Cincinnati, OH 45202)  
518186861 +US Bank, P.O. Box 3447, Oshkosh, WI 54903-3447  
518186866 +Weiner Law Group LLC, ATTN: Ronald A. Berutti, Esq., 629 Parsippany Road, P.O. Box 0438, Parsippany, NJ 07054-0438  
518186867 +Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517  
518186868 +Wells Fargo Bank, Credit Bureau Disputes, B6955 019, PO Box 31557, Billings, MT 59107-1557  
518186869 +Wells Fargo Bank, P.O. Box 94435, Albuquerque, NM 87199-4435  
518186871 +Wells Fargo Bank, Legal Order Processing, D1111-01A, P.O. Box 1416, Charlotte, NC 28201-1416  
518186870 +Wells Fargo Bank, Writs & Levies Processing, 101 North Independence Mall East, MAC Code Y1372-039, Philadelphia, PA 19106-2112  
518186872 +Wells Fargo Card Services, Wells Fargo Bank NA, Credit Bureau Dispute Resolution, P.O. Box 14517, Des Moines, IA 50306-3517  
518186873 +Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347  
518186874 +Wells Fargo Card Services, Wells Fargo Bank NA, Consumer Credit Solutions, P.O. Box 30086, Los Angeles, CA 90030-0086

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 21 2019 23:33:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 21 2019 23:33:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jun 21 2019 23:33:24 Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101  
518186764 E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 21 2019 23:33:49 American Honda Finance, A/K/A Honda Financial Services, National Service Center, P.O. Box 166469, Irving, TX 75016-6469  
518186763 +E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 21 2019 23:33:49 American Honda Finance, A/K/A Honda Financial Services, 200 Continental Drive, Newark, DE 19713-4334  
518186771 +E-mail/Text: bncnotices@becket-lee.com Jun 21 2019 23:33:10 Capital One Bank, C/O KOHLS, P.O. Box 3043, Milwaukee, WI 53201-3043  
518186770 +E-mail/Text: bncnotices@becket-lee.com Jun 21 2019 23:33:10 Capital One Bank, C/O KOHLS, P.O. Box 3115, Milwaukee, WI 53201-3115

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Page 3 of 4  
Total Noticed: 119

Date Rcvd: Jun 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518186772 E-mail/Text: bncnotices@becket-lee.com Jun 21 2019 23:33:10 Capital One Bank, C/O KOHLS,  
North 56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
518186779 E-mail/Text: bk.notifications@jpmchase.com Jun 21 2019 23:33:36 Chase Auto Finance,  
P.O. Box 901076, Fort Worth, TX 76101-2076  
518186780 +Fax: 602-659-2196 Jun 21 2019 23:40:35 Chex Systems, Inc., Attn: Customer Relations,  
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703  
518186781 +E-mail/Text: documentfiling@lciinc.com Jun 21 2019 23:32:33 Comcast Cable,  
C/O Bankruptcy Dept., 800 Rahway Avenue, Union, NJ 07083-6691  
518186782 E-mail/Text: documentfiling@lciinc.com Jun 21 2019 23:32:33 Comcast Cable,  
C/O Correspondence, PO Box 1809, Union, NJ 07083-1809  
518186783 +E-mail/Text: documentfiling@lciinc.com Jun 21 2019 23:32:33 Comcast Cable,  
1 Comcast Center, Philadelphia, PA 19103-2899  
518186791 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jun 21 2019 23:33:24 GM Financial,  
Corporate Office, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854  
518186792 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jun 21 2019 23:33:24 GM Financial,  
ATTN: Correspondence, P.O. Box 183834, Arlington, TX 76096-3834  
518186790 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jun 21 2019 23:33:24 GM Financial,  
A/K/A Americredit, P.O. Box 181145, Arlington, TX 76096-1145  
518186802 +E-mail/Text: info@kehoeffinancial.com Jun 21 2019 23:34:11 Kehoe Financial Group,  
190 Moore Street, Suite 203, Hackensack, NJ 07601-7418  
518186811 +E-mail/Text: laura@redbanklaw.com Jun 21 2019 23:33:06  
McKenna, DuPont, Higgins & Stone, P.C., 229 Broad Street, P.O. Box 610,  
Red Bank, NJ 07701-0610  
518186813 +E-mail/Text: M74banko@daimler.com Jun 21 2019 23:34:16 Mercedes Benz Financial Services,  
P.O. Box 685, Roanoke, TX 76262-0685  
518186812 E-mail/Text: M74banko@daimler.com Jun 21 2019 23:34:16 Mercedes Benz Financial Services,  
P.O. Box 961, Roanoke, TX 76262-0961  
518186814 +E-mail/Text: M74banko@daimler.com Jun 21 2019 23:34:16 Mercedes-Benz Financial Services,  
13650 Heritage Parkway, Fort Worth, TX 76177-5323  
518186822 E-mail/Text: Jerry.Bogar@conduent.com Jun 21 2019 23:34:21 New Jersey E-ZPass,  
Violation Processing Center, P.O. Box 52005, Newark, NJ 07101-8205  
518186823 +E-mail/Text: Jerry.Bogar@conduent.com Jun 21 2019 23:34:21 New Jersey E-ZPass,  
Violations Processing Center, P.O. Box 4971, Trenton, NJ 08650-4971  
518186821 E-mail/Text: Jerry.Bogar@conduent.com Jun 21 2019 23:34:21 New Jersey E-ZPass,  
New Jersey Customer Care Service Center, P.O. Box 52002, Newark, NJ 07101-8202  
518186828 +E-mail/Text: bnc@nordstrom.com Jun 21 2019 23:33:18 Nordstrom, P.O. Box 6555,  
Englewood, CO 80155-6555  
518186829 +E-mail/Text: bnc@nordstrom.com Jun 21 2019 23:33:18 Nordstrom, P.O. Box 6566,  
Englewood, CO 80155-6566  
518186827 +E-mail/Text: bnc@nordstrom.com Jun 21 2019 23:33:17 Nordstrom, 13531 East Caley Avenue,  
Englewood, CO 80111-6505  
518186836 +E-mail/Text: BankruptcyMail@questdiagnostics.com Jun 21 2019 23:34:13  
Quest Diagnostics, Inc., 3 Giralda Farms, Madison, NJ 07940-1027  
518186838 +E-mail/Text: bkrpt@retrievalmasters.com Jun 21 2019 23:33:39  
Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110,  
Elmsford, NY 10523-1615  
518186839 E-mail/Text: bkrpt@retrievalmasters.com Jun 21 2019 23:33:39  
Retrieval-Masters Creditors Bureau, Inc., P.O. Box 1235, Elmsford, NY 10523-0935  
518186854 +E-mail/Text: bankruptcy@sw-credit.com Jun 21 2019 23:33:42 SW Credit Systems, Inc.,  
Southwest Credit Systems, 4120 International, Suite 100, Carrollton, TX 75007-1958  
518186847 +E-mail/Text: bankruptcy@savit.com Jun 21 2019 23:34:14 Savit Collection Agency,  
46 West Ferris Street, East Brunswick, NJ 08816-2159  
518186846 E-mail/Text: bankruptcy@savit.com Jun 21 2019 23:34:14 Savit Collection Agency,  
P.O. Box 250, East Brunswick, NJ 08816-0250  
518186851 +E-mail/Text: clientservices@simonsagency.com Jun 21 2019 23:34:06 Simons Agency, Inc.,  
3713 Brewerton Road, Suite 1, Syracuse, NY 13212-3843  
518186849 +E-mail/Text: clientservices@simonsagency.com Jun 21 2019 23:34:06 Simons Agency, Inc.,  
4963 Wintersweet Drive, Liverpool, NY 13088-2176  
518186863 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jun 21 2019 23:32:28  
Verizon, P.O. Box 650584, Dallas, TX 75265-0584  
518186864 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jun 21 2019 23:32:28  
Verizon, Attn: Billing Office, 236 E. Town Street #170, Columbus, OH 43215-4631  
518186865 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jun 21 2019 23:32:28  
Verizon, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518186858\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, 5005 N. River Boulevard NE,  
Cedar Rapids, IA 52411-6634)  
518186859\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, Bankruptcy Department,  
P.O. Box 8026, Cedar Rapids, IA 52409-8026)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: pdf905

Page 4 of 4  
Total Noticed: 119

Date Rcvd: Jun 21, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Kevin Gordon McDonald on behalf of Creditor USB Leasing LT kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Michael R. DuPont on behalf of Creditor Community Financial Services Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC. nj.bkecf@fedphe.com  
Roger Chavez on behalf of Debtor Michael Ramos rchavez01@aol.com, rchavez@chavezlegal.com  
Roger Chavez on behalf of Joint Debtor Daphne Y. Ramos rchavez01@aol.com,  
rchavez@chavezlegal.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10